

In re:
Joseph F. Faino
Debtor

Case No. 22-11489-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 19, 2023

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph F. Faino, 302 Tanner Ave., Hatboro, PA 19040-2223
14696596	+ Access Credit Union, f/k/a NBA Credit Union, c/o Gregory J. Allard, Esq, 24 Regency Plaza, Glen Mills, PA 19342-1001
14708824	+ Access Credit Union, 23 Commerce Circle, Bristol, PA 19007-3111
14696605	+ Citadel CU, P.O. Box 650, Exton, PA 19341-0650
14696613	HSBC Retail Services, P. O. Box 71106, Charlotte, NC 28272-1106
14696619	+ Marcia Faino, 302 Tanner Avenue, Hatboro, PA 19040-2223
14696622	Nordstrom's Card Services, PO Box 100135, Columbia, SC 29202-3135
14696625	PNC Bank, National Association, P. O. Box 44101-0570, Cleveland, OH 44101-0570
14696624	PenFed Credit Union, P. O. Box 247080, Omaha, NE 68124-7080
14696630	Spire Recovery Solutions, 52 Canal St., Suite 302, Lockport, NY 14094
14696636	+ Watson & Allard,PC, 24 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14704504	Email/Text: bnc@atlasacq.com	May 19 2023 23:45:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14696597	Email/PDF: bncnotices@becket-lee.com	May 19 2023 23:52:37	American Express, P. O. Box 1270, Newark, NJ 07101-1270
14705914	Email/PDF: bncnotices@becket-lee.com	May 20 2023 00:04:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696598	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 19 2023 23:45:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
14708774	Email/Text: creditcardbkcorrespondence@bofa.com	May 19 2023 23:45:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14696611	Email/Text: correspondence@credit-control.com	May 19 2023 23:45:00	Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045
14696599	+ Email/Text: bankruptcy@cavps.com	May 19 2023 23:45:00	Calvary SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14696600	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 20 2023 00:04:10	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14701273	+ Email/PDF: ebn_ais@aisinfo.com	May 19 2023 23:51:43	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14697241	+ Email/Text: bankruptcy@cavps.com	May 19 2023 23:45:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14696602	^ MEBN	May 19 2023 23:40:02	Cawley & Bergmann, LLC, 550 Broad Street, Suite 1001, Newark, NJ 07102-4542

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14696606	Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2023 00:04:36	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696609	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2023 23:52:10	CitiCards, PO Box 70166, Philadelphia, PA 19176-0166
14696610	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 19 2023 23:45:00	Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
14696612	Email/Text: mrdiscen@discover.com	May 19 2023 23:45:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
14698799	Email/Text: mrdiscen@discover.com	May 19 2023 23:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14696603	Email/PDF: ais.chase.ebn@aisinfo.com	May 19 2023 23:51:43	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696614	Email/PDF: ais.chase.ebn@aisinfo.com	May 19 2023 23:52:11	JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696616	Email/PDF: ais.chase.ebn@aisinfo.com	May 19 2023 23:51:43	JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14706764	+ Email/Text: RASEBN@raslg.com	May 19 2023 23:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14697941	^ MEBN	May 19 2023 23:40:08	LAKEVIEW LOAN SERVICING, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14705363	Email/PDF: resurgentbknotifications@resurgent.com	May 19 2023 23:52:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696618	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 19 2023 23:45:00	Lakeview Loan Servicing, LLC, c/o Loancare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14714098	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 19 2023 23:45:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14698838	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2023 23:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14696620	Email/Text: bankruptcydpt@mcmcg.com	May 19 2023 23:45:00	Midland Credit Management, Inc., P. O. Box 301030, Los Angeles, CA 90030-1030
14703296	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 19 2023 23:45:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14696621	+ Email/Text: NCI_bankonotify@ncirm.com	May 19 2023 23:45:00	Nationwide Credit, Inc., 1225 W. washington St., Suite 300, Tempe, AZ 85288-1239
14696622	^ MEBN	May 19 2023 23:40:12	Nordstrom's Card Services, PO Box 100135, Columbia, SC 29202-3135
14705580	Email/Text: Bankruptcy.Notices@pnc.com	May 19 2023 23:45:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
14696626	+ Email/Text: bankruptcy1@pffcu.org	May 19 2023 23:45:00	POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495
14696623	Email/PDF: gecsed@recoverycorp.com	May 19 2023 23:51:44	Paypal Credit SVCS/SYNCB, P. O. Box 960080, Orlando, FL 32896-0080
14696624	^ MEBN	May 19 2023 23:40:12	PenFed Credit Union, P. O. Box 247080, Omaha, NE 68124-7080
14705469	+ Email/Text: bankruptcy1@pffcu.org	May 19 2023 23:45:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14696628	Email/PDF: gecsed@recoverycorp.com		

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		May 19 2023 23:51:43	QCARD, P. O. BOX 530905, Atlanta, GA 30353-0905
14696629	+ Email/Text: bknotice@raslavarar.com		
		May 19 2023 23:45:00	RAS LaVrar, LLC, 1133 S. University Drive, 2nd Floor, Plantation, FL 33324-3303
14697044	+ Email/PDF: gecsed@recoverycorp.com		
		May 19 2023 23:51:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696631	Email/PDF: gecsed@recoverycorp.com		
		May 19 2023 23:51:44	Synchrony Bank QVC, PO Box 530905, Atlanta, GA 30353-0905
14696632	+ Email/PDF: gecsed@recoverycorp.com		
		May 19 2023 23:51:43	Synchrony Bank HSN, 4125 Windward Plaza, Alpharetta, GA 30005-8738
14696633	Email/PDF: gecsed@recoverycorp.com		
		May 19 2023 23:52:08	Synchrony Bank/Amazon, P. O. Box 960013, Orlando, FL 32896-0013
14696634	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		May 19 2023 23:45:00	U.S. Bank, PO Box 108, Saint Louis, MO 63166
14709127	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		May 19 2023 23:45:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14696635	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		May 19 2023 23:52:22	US Bank, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14696637	+ Email/Text: bkfilings@zwickerpc.com		
		May 19 2023 23:45:00	Zwicker & Associates, P.C., 80 Minuteman Rd, Andover, MA 01810-1008

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14696601	*	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14696607	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696608	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696604	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696615	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696617	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696627	*+	POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JON M. ADELSTEIN	on behalf of Debtor Joseph F. Faino jadelstein@adelsteinkaliner.com jsbamford@adelsteinkaliner.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Joseph F. Faino

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11489-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this March 7, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge ,
United States Bankruptcy Court